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## ABSTRACT

To assist the learner of English as a second language in dealing with the various services provided by a bank, a series of dialogues, comprehension questions, readings, and points of discussion are presented. The text is illustrated with sample forms. (JB)

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STUDENT LESSON #15

**BANKING: CHECKING ACCOUNTS**

English for Living

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## OBJECTIVES

When you finish this module you will be able to:

1. Open a checking account.
2. Write out a check.
3. Fill out a deposit slip.
4. Keep a record of your account.
5. Read a bank statement.

## SITUATION SETTER

Americans don't like to carry a lot of cash or keep a lot of cash in their home . For this reason, most Americans have checking accounts in order to pay their bills. Checking accounts are an easy and safe way to pay bills.



*J. Benner*

## DIALOG

Stavros moved to Albany last week. He wants to open a checking account. He is at the Town Bank. He is speaking to Mr. Green, the checking account manager.

Stavros: I would like to open a personal checking account.

Mr. Green: Please fill out this application. How much would you like to deposit?

Stavros: One hundred twenty-five dollars. Do I have to keep a minimum balance?

Mr. Green: Yes, you have to keep a \$5.00 minimum balance.

Stavros: Is there a service charge?

Mr. Green: Yes, there is a service charge of 10¢ a check, and 75¢ a month.

Stavros: Thank you very much for your help and for the checkbook.

Mr. Green: You're welcome.

## COMPREHENSION QUESTIONS

1. Why did Stavros go to the bank?
2. What did Mr. Green give him to fill out?
3. How much money did Stavros bring to deposit in his account?
4. What did Mr. Green say about a minimum balance?
5. How much was the service charge?

## POINTS FOR DISCUSSION

1. Did you have a checking account when you were in your country?
2. When did people use checks in your country?
3. Do you have a checking account now?
4. What things do you pay for by check?
5. Do you have to keep a minimum balance? How much?
6. Do you pay a service charge? How much?
7. What are some reasons for having checking accounts?

## ROLE PLAY

You want to open a checking account. One of your friends will be the checking account manager. Talk to him or her about your new checking account.

# BANK STATEMENTS

Stavros bank statement and cancelled checks at the end of each month. This is his October bank statement. Look at it and answer the questions. You will see some short words. This is what they mean:

Bal—balance

No.—number

am't—amount

#—number

FIRST BANK OF AMERICA						
Stavros Andros			Account No. 859-030			
86 Central Ave.						
Albany, N.Y. 12203						
Bal.	Last	No.	Total	Am't	No. of	Total Am't
Statement	Checks	of checks	of checks	of deposit	of deposit	Balance This
125.00	9	425.95	5	370.00	67.40	
Date	Check #	Checks	Deposit	Charges	Balance	
10/5	106	10.55		.75		
	107	55.30		.10	58.20	
10/8			85.00	.10	143.20	
10/9	108	105.10		.10	38.00	
10/12	109	30.00	60.00	.10	67.90	
10/15	110	70.00	45.00	.10	42.80	
10/20	111	20.00	100.00	.10	122.70	
10/23	112	80.00		.10		
	113	25.00		.10	17.50	
10/25			80.00		97.50	
10/28	114	30.00		.10	67.40	

110

Oct 15, 1976 PAYMENT ORDER 1-794/260

Pay to the order of Cash 70.00

Seventy dollars and 00/100 Dollars

First Bank of America

Memo \_\_\_\_\_

Stavros Andros

⑆0260⑉0794⑆ 859 030

## COMPREHENSION QUESTIONS

1. What was Stavros' balance at the end of September?
2. How many deposits did Stavros make in October?
3. What was the total amount of the deposits Stavros made in October?
4. How many checks were charged to his account in October?
5. What was the total amount of the checks charged to his account in October?
6. Were any checks charged to his account on October 5?
7. What was his balance on October 5?
8. Did he make a deposit on October 8? How much?
9. What was his balance on October 15?
10. Did he make any deposits on October 23?
11. Were any checks charged to his account on October 24?
12. What was Stavros' balance at the end of October?
13. How much is the monthly service charge?
14. How much is the service charge for each check Stavros writes?
15. What is Stavros' account number?

## SKILLS

You have just received a \$250 check, and you want to deposit it in your checking account. Fill out the deposit slip below.

DEPOSIT TICKET		DOLLARS		CENTS																		
<p>DATE _____ 19____</p> <p> THE BANK OF NEW YORK</p> <p style="text-align: center;">⑈0213⑈002⑈</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">BILLS</td> <td style="width: 30%;"></td> <td style="width: 30%;"></td> </tr> <tr> <td>COIN</td> <td></td> <td></td> </tr> <tr> <td>CHECKS <small>LIST SEPARATELY</small></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td><b>TOTAL</b></td> <td></td> <td></td> </tr> </table>	BILLS			COIN			CHECKS <small>LIST SEPARATELY</small>												<b>TOTAL</b>		
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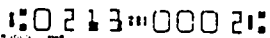
Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement.

IF ADDITIONAL SPACE IS NEEDED, LIST CHECKS ON BACK AND BRING TOTAL FORWARD

FOR BANK'S USE ONLY  
 ITEM COUNT

DT-1 10/71 RUDCO

It's the first of the month. It's time to pay the rent. Write out a check for \$150.00 for the rent. The landlord's name is John Arros.


No. _____	
_____ 19 _____	29.2 213
DAY TO THE ORDER OF _____ \$ _____	
_____ DOLLARS	
 THE BANK OF NEW YORK	
FOR _____	
	

Make a record of your deposit and your check for the rent on the account record below:


Check No.	Date		Balance Forward	Service Charge
141	1/1	To For	Deduct Add Deposit Balance	
		To For	Deduct Add Deposit Balance	
		To For	Deduct Add Deposit Balance	

## ADDITIONAL PRACTICE

It's time to pay your telephone bill. Write out a check for \$25.50 to the Dial Telephone Company.

No. _____	
_____ 19 _____	$\frac{29.2}{213}$
DAY TO THE ORDER OF _____ \$ _____	
_____ DOLLARS	
 THE BANK OF NEW YORK	
FOR _____	
⑆0213⑈0002⑆	

The electric bill has arrived. It's \$35.49. Write out a check to National Power Company.


No. _____	
_____ 19 _____	$\frac{29.2}{213}$
DAY TO THE ORDER OF _____ \$ _____	
_____ DOLLARS	
 THE BANK OF NEW YORK	
FOR _____	
⑆0213⑈0002⑆	



You have a check for \$90.00 and \$50.55 in cash which you want to deposit in your checking account. Write out a deposit slip.

**DEPOSIT TICKET**

DATE \_\_\_\_\_ 19\_\_\_\_

 **THE BANK OF NEW YORK**

**021300021**

OT-1 10/71      RUOCO

	DOLLARS	CENTS
<b>BILLS</b>		
<b>COIN</b>		
<b>CHECKS</b> <small>LIST SEPARATELY</small>		
<b>TOTAL</b>		

IF ADDITIONAL SPACE IS NEEDED, LIST CHECKS ON BACK AND BRING TOTAL FORWARD

FOR BANK'S USE ONLY

ITEM COUNT
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